



**Xmoneta is the world's first decentralized
Encrypted Messenger for social and business
communication.**

Join the new world with us!

Our goal is to shape the future of the messaging industry and bring dreams into reality. We offer you the opportunity to chat, send messages, make the orders, buy goods and trade with people, using only one application.

Whitepaper

May, 2018

www.xmoneta.com



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1.Introduction.

Nowadays, our life is connected using the means of online communication. It is hard to meet any smartphone owner who does not use some type of messenger. We use messengers to communicate with friends, to call for free, send files, join different communities, and share information. Mobile phones have transformed our way of communication between each other and there is no way back. **This is the real revolution!** The use of electronic mail, posting in social media and the creation of different blogs and channels, all of this have become a part of our daily life. At the same time, there is another revolution happening in the world. A world where banks and mega corporations dictated the society is now facing an alternative. Cryptocurrencies are run by a decentralized ecosystem, and are becoming more known and popular; more people are becoming more interested in the alternative to the common currency.

We are the witnesses to the birth of the one new global community, replacing traditional financial and social institutes. We don't just want to be silent observers. We want to be creators. We want to spur the further development.

Revolution must go on! ! !



1.1 Market analysis

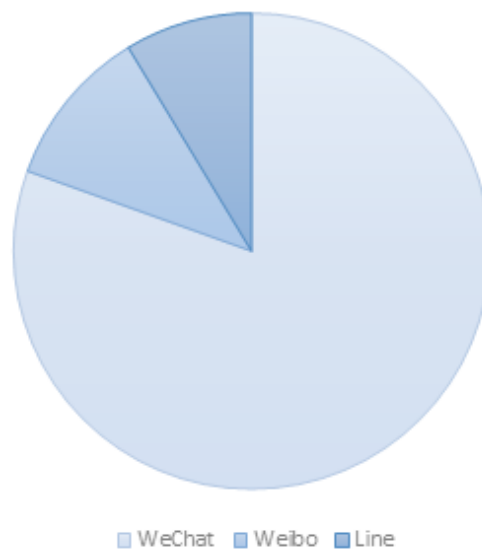
The messenger market is rapidly developing. Today, the greatest players on the field are Asian and Western regions. With the most popular Western messengers being WhatsApp and Telegram. WhatsApp was dominating the messenger market with \$21.8 billion. A new messenger, Telegram, shifted the dominance of WhatsApp in the messenger market. Being a relatively young player, Telegram was based on the concept of private messaging security. This security was technology that was desired by millions of people, but could not be offered by the older generation of messengers. In no time, Telegram became one of the most popular messengers. Google corporation offered to buy it for \$1 billion. At the beginning of 2017, the Telegram developer Pavel Durov estimates the messenger's cost at approximately \$3-4 billion.

Western Market

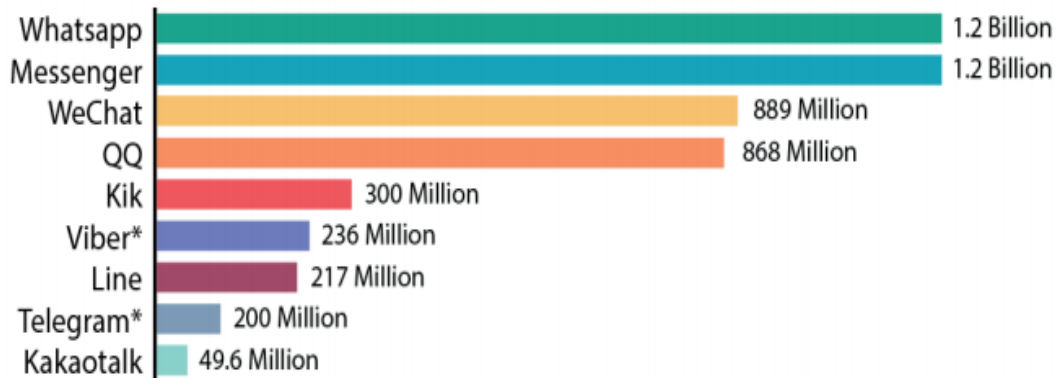


In 2018 let's look beyond the Western centred markets. Asian messenger's market may seriously compete with the Western scene. For example, the Chinese messenger's WeChat price, for now, is \$83,6 billion and it reaches around 600 million of active users. WeChat is one of the pioneers, integrating marketplace and payment system into messenger. Another powerful player in the market is the Chinese app Weibo, which costs \$11,3 billion (much more than Twitter!). And there is no limit because Weibo is rapidly growing application on the market of China. While in Japan – heart of the high technologies in the Asian region the most popular and full of hope messenger is Line, placed on the New York's exchange. For now, its price already reached up to \$9 billion.

Eastern Market

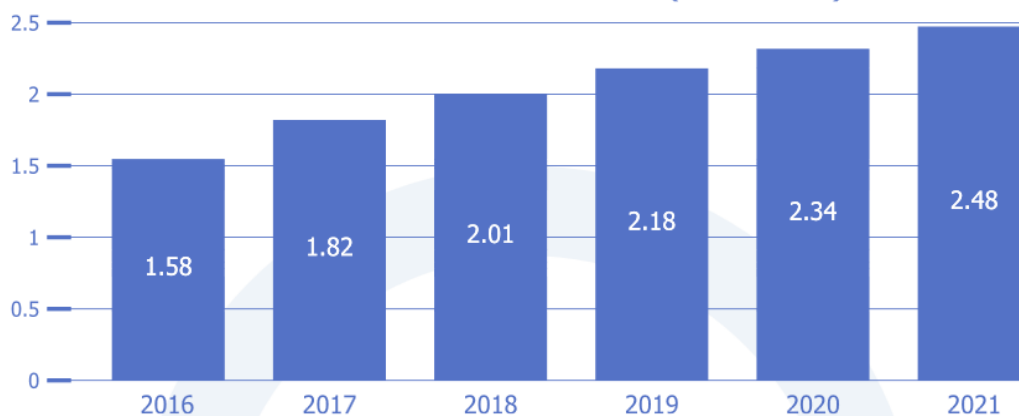


Messaging apps have over 5 billion monthly users worldwide

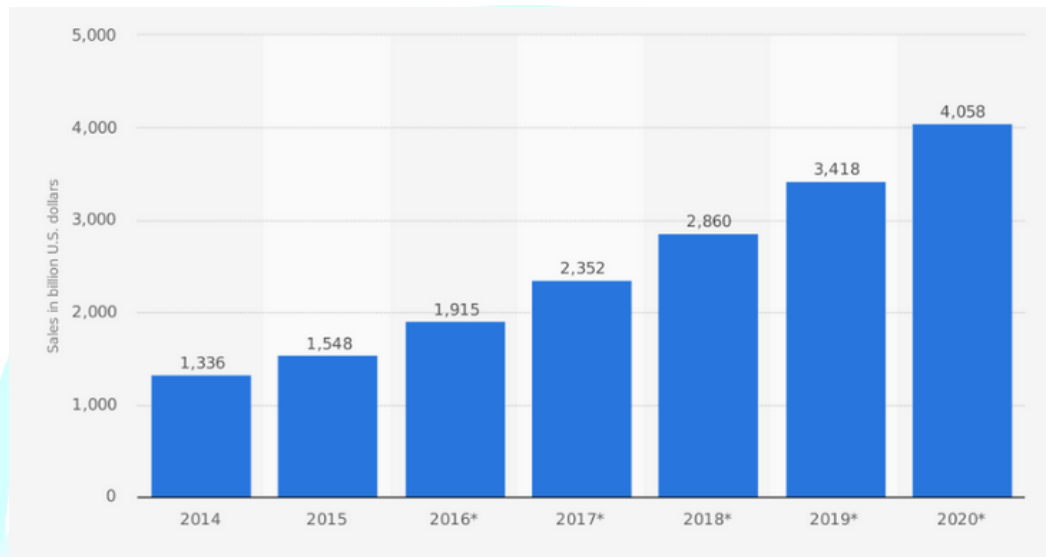


Amongst the growing populations with access to smartphones and mobile internet, messengers have become the primary means of digital communication, and are poised to surface as the new gatekeepers for the economic trade. Messengers as an application category now boost more users than web 2.0 social networks (Businessinsider 2017) the highest retention rates , and are where smartphone users are spending an increasing amount of their time (Verto Analitics 2016).

Number of mobile phone messaging app users worldwide from 2016 to 2021 (in billions)

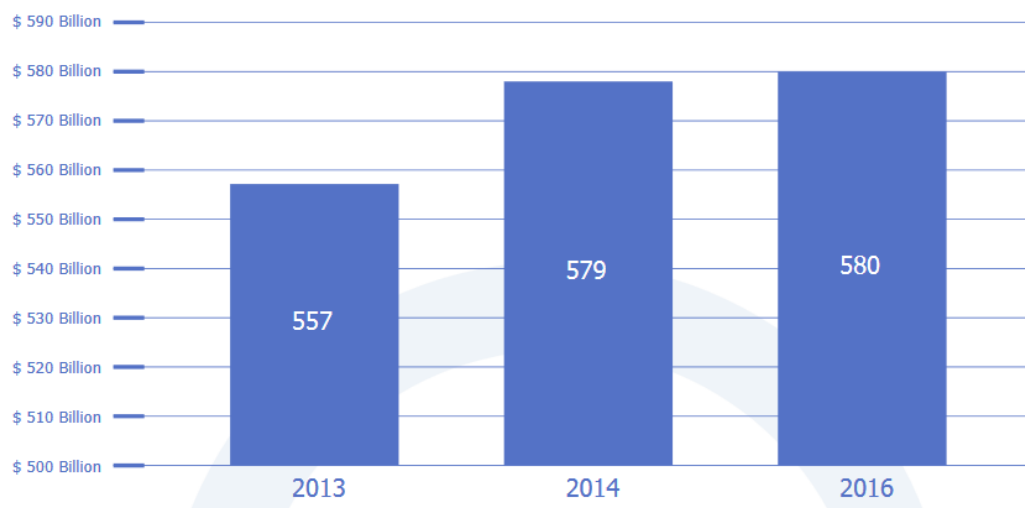


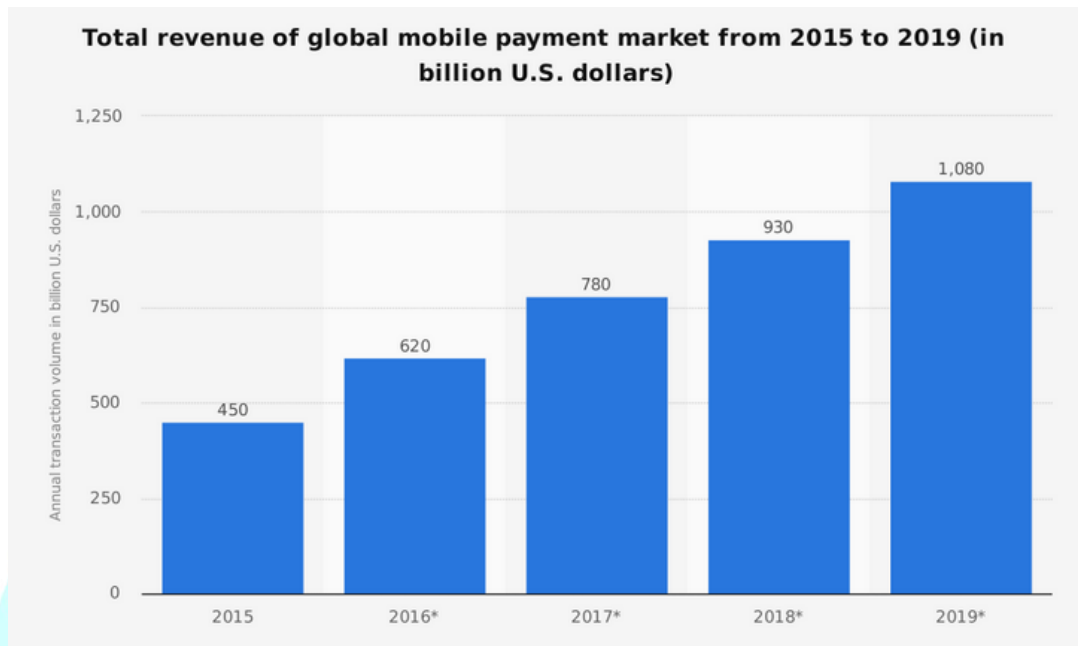
Chat apps boost a number of distinct characteristics that make their audiences particularly appealing to businesses and marketers, including their size, retention and usage rates, and user demographics. The combined user base of the top four chat apps is larger than the combined user base of the top four social networks. Chat apps also have higher retention and usage rates than most mobile apps. Finally, the majority of their users are young, an extremely important demographic for the brands, advertisers and publishers.



E-commerce has grown at an unprecedented rate and is projected to grow at an even higher rate over the coming years. According to “Statista”, retail-commerce sales Worldwide in 2014 were USD1.33 trillion and are projected to increase to 4.058 Trillion dollars by 2020.

Money Transfers Market reaches the fantastic figure - \$ 580 billion (Worldbank).





1.2 Our mission

Tired of the old-fashioned trends promoted by banks and global corporations, we decided to choose another path. A path free of the mass surveillance and the complete control over your thoughts, finances, and life- this is the path of the future. Our goal is to create a universal and completely secure messenger. This new application will be based on Blockchain technology and will give users the opportunity to chat, send messages, make orders, buy goods, trade with people and manage his or her money; Everything within only one app. Our desire to give people exactly this, was how the Xmoneta was born.

2. What is Xmoneta.com

It is not by chance that our project. X is something word, which means intentionally use cryptocurrency.

step after two revolutions. We

decentralized all-Messenger for social

communication. Unlike

Facebook and WhatsApp,

Xmoneta has absolutely different principles and philosophy. It allows its users to satisfy their daily interests. **The main concept of Xmoneta is completely mobile lifestyle, free from any borders.**



we use mysterious 'X' in the name of unknown, while 'moneta' is Latin 'money'. So, we

references to the

Xmoneta is the next

technological

create the world's first

in-one Encrypted

and business

such kind of giants like

Xmoneta has absolutely different

2.1 All-in-one

Our goal is creating the universal application that gives its users opportunity to do multiple things together with communication. With Xmoneta it is possible to talk with friends, buy different stuff in the e-shops, listen music, read books, order food, taxi and so on.

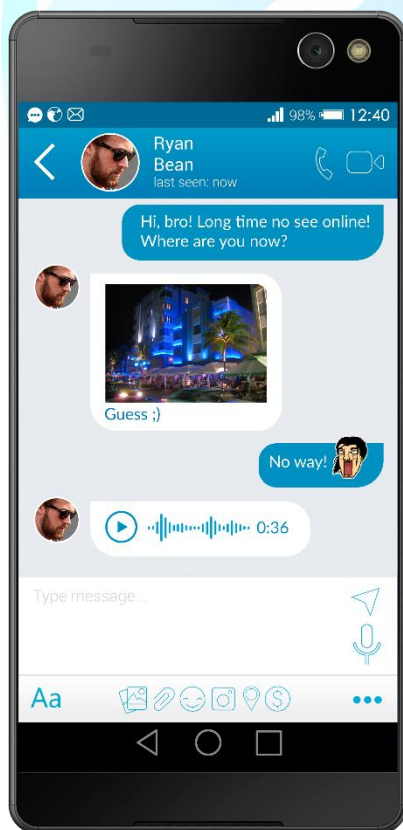
What is more important, you can use your messenger as the wallet for multiple types of currency. Don't need to waste your device memory by downloading multiple apps for different purposes. Don't need any more to waste your time to use different sources and wallets to transfer and exchange different type of currency.

With Xmoneta, you can create deposits on the blockchain, transfer cryptocurrencies and money to each other on the VISA/MasterCard and/or the crypto-wallets.



It does not matter, where you are right now. All you need is your smartphone with the Xmoneta app inside to complete the payments without distracting from the messaging. **Our application has such kind of features like Quick Pay, QR Code Payments, In-App Web-Based Payments, and Native In-App Payments.** In other words, it has all necessary features for different payment cases.

In the plans for the future, we are creating a completely decentralized autonomous ecosystem, that unites all the participants of the financial market. We see the future, where people can consume, create and regulate distributed services and products in one decentralized Messenger Bank, where all the processes are based on smart-contracts.



2.2 Secure communication

Xmoneta features special decentralized messaging backbone, allowing anyone and anywhere the opportunity of secure messaging, as well as conducting different multi-channel transactions. **Messenger uses secure decentralized protocol for transferring messages. This protocol is secured across such kind of channels as:**

- 1)Transport protocol.
- 2)Encryption of messages via various application protocols.
- 3)Customized blockchain implementation of message deconstruction and reconstruction, and decentralized ledger implementation.

2.3 Flexible wallet

Currently, there are already almost 300 different Ethereum-based tokens, but it is not a limit. All the new Blockchain tokens are automatically detected by the wallet and immediately integrated into it. **Our goal is to manage all the possible tokens within one wallet, without installing different apps for each digital currency.** If before you needed to handle many different wallets, now you have the only one for all the cryptocurrencies and internal hybrid exchange to convert them.

2.4 Availability for every device

Xmoneta is available for every type of device and OS, whether Windows, Mac, Linux, iOS, Android or Windows Phone. Whatever you use, all the Xmoneta features (file search, messages, team directory, filtering and so on) will be available !

3. Why Xmoneta ?

Now the messenger and social media market is dominated by such kind of giants as Facebook, Telegram, and WhatsApp, so one might then ask why people and businesses should prefer Xmoneta? What is the main advantage, making it better than these global projects?

First of all, Xmoneta does not seek for domination and does not use high-quantity strategy. We have absolutely another philosophy. Instead of following temporal trends of present days, we look to the future. We believe that quality is more important than quantity, so our goal is absolutely different. Our goal is to create a user-friendly, comfortable and secure platform for communication, trading, advertising, and buying. Everything for our daily needs is here in this compact application. Xmoneta is like one big universe within one small smart device.

***We compared Xmoneta with currently most popular messengers.**

Functions	Whatsapp	Messenger	Telegram	Slack	Xmoneta
Multiple devices	X	X	X	X	X
Web client	X	X	X	X	X
Cloud storage	X	X	X	X	X
Group chat	X	X	X	X	X
Hashtags			X	X	X
Stickers	X	X	X	X	X
Secret chat	X	X	X	X	X
Large any file attachment			X		X
Social network	X	X	X	X	X
Business tools	X	X	X	X	X
Bots	X	X	X	X	X
Cryptobots					X
FIAT transactions		X			X
Cryptocurrency transactions					X
Marketplace					X
Blockchain					X
Secure Wallet					X
Earn with content					X
Earn with activities					X
Trading platform					X
Messenger bank					X
Charity Foundation					X
Platform based currency					XMN

The application, useful both for the entertainment and serious business, both by casual user and companies - that's all about Xmoneta. **Xmoneta provides you the opportunity to pay and collect your funds in one internal wallet.** Unlike Google Plus wallet, we offer you a wider choice of currencies. **You can store both traditional and cryptocurrencies within your Xmoneta Wallet, easily exchange them and instantly transfer them to your credit or debit card.**

We strongly follow the philosophy of the Crypto Decentralist Manifesto. **Our main values are Openness, Clearness, and Freedom.** We respect your right to privacy, clear and fair trading. We reject any attempts to control your life and finances by large centralized systems, unlike most of the mainstream messengers.

Xmoneta does not undermine your privacy, does not collect your personal data and does not spy on you.

All the messages and transactions are 100% encrypted, cannot be hacked or used by third parties against you.

3.1 Against centralization

Nowadays, the main messenger applications like Skype, Viber, WhatsApp, Telegram and so on use big corporate servers, which makes them completely centralized. What is the consequence? In a result, there is zero anonymity, big downtime, problems with security... the list can be endless.

We have another approach, using the Blockchain as the main technology and developing secure, centralization free and completely private messaging application.

ERC-20 Token standart

Ethereum Blockchain



Unlike other similar projects (like CoinSpark, for example), our target audience is much wider than experienced users, who already know about cryptocurrency. Our goal is to involve everyone into Ethereum world, whether companies, experienced cryptoanarchist or just casual smartphone users – everyone is welcome! **Our application is supposed to be easy, user-friendly all-in-one crypto-messenger for the general public.**

3.2 Xmoneta for users

Modern smartphone owner is used to comfortable lifestyle, and that's why our priority is to make maximum easy, reliable and user-friendly interface, allowing its users to do everything: **chatting, messaging, having video calls, sending voicemails, sending emoticons and stickers, booking different services, buying goods and interacting with businesses.**

- You can create a nickname and people will be able to find you, even if they don't know your phone number and you want to be found.
- Multi-search allows you to find everything in one field with instant result.



- Thanks to the autosave function, you can always be move from writing a message and then come back to the draft version of it.
- You can edit or delete your message on the recipient side after it has been sent. It is possible to do during 2 days after sending.
- Choosing the certain message to answer.
- Hashtags function.
- You can mute notification for certain user or group.
- Blacklists/ Text formatting.
- You can send any file up to 1,5 Gb in any amount.
- In case of broken connection, you can always resume your downloads from where they were left off.
- Unlimited cloud storage with the opportunity to sort

files by categories

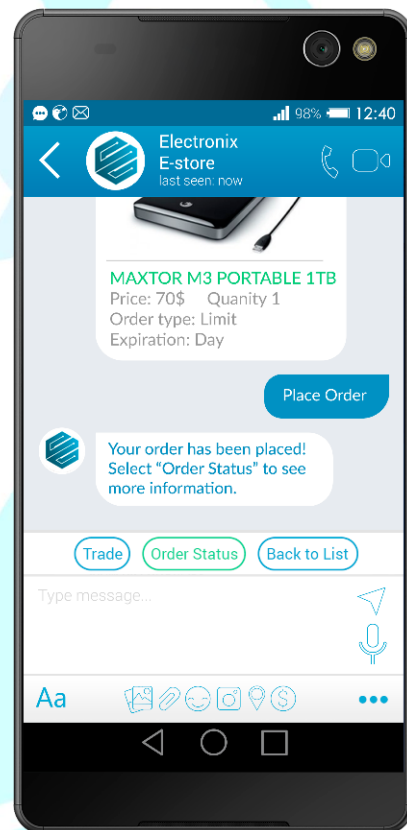
- Secret chat mode with end-to-end encryption. Messages are not decrypted by servers and saved on the interlocutors' devices only.

3.3 Xmoneta for businesses

Xmoneta is a great platform for companies, vendors, bloggers, celebrities, and organizations. **You can use a business account to promote your project and start-up, search and attract new subscribers, redirect users from Xmoneta to your project/company webpage.** There are 3 types of Xmoneta accounts: subscription, service and enterprise account.

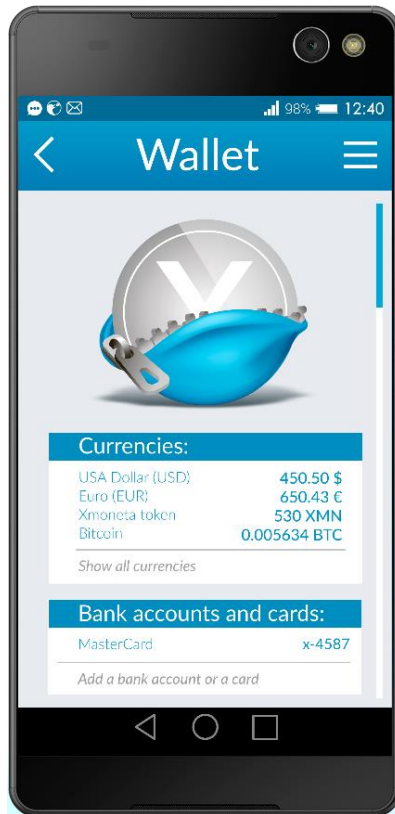
The difference is between the opportunities, which these accounts can give you. Using subscription account, you will be able to post and share publications with other users more than once a day, while with service account you can do it just 4 times per month. Subscription accounts have their own special folder in the app, while service ones are in the common friend-list. Service account has much wider usage. **Thanks to extended API, it can be turned into a shop, online booking page etc.**

If your goal is just a daily communication with subscribers and sharing the content, then subscription account is your choice. **But if you want to use Xmoneta account to make online shop or booking system, then service account would be the best one.** Everything depends on your priorities.



4.Xmoneta features

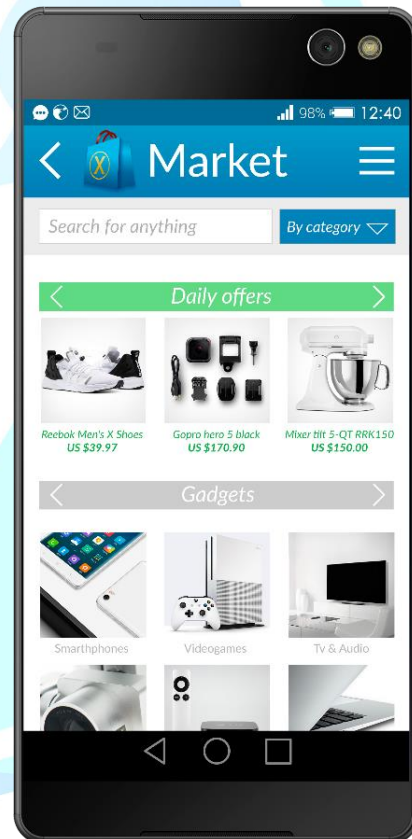
4.1 Fintech



Xmoneta user can create a virtual wallet, get money on it and withdraw them. He also can transfer money to another user, purchase the item within the app, as well as transfer his/her funds to the plastic card.

4.2 Marketplace

You can also use Xmoneta as a platform for selling goods, as well as buy them. The simple, user-friendly and free interface makes Xmoneta attractive for entrepreneurs and companies from any part of the world. It is also the most comfortable way for the user to purchase products and pay for them.

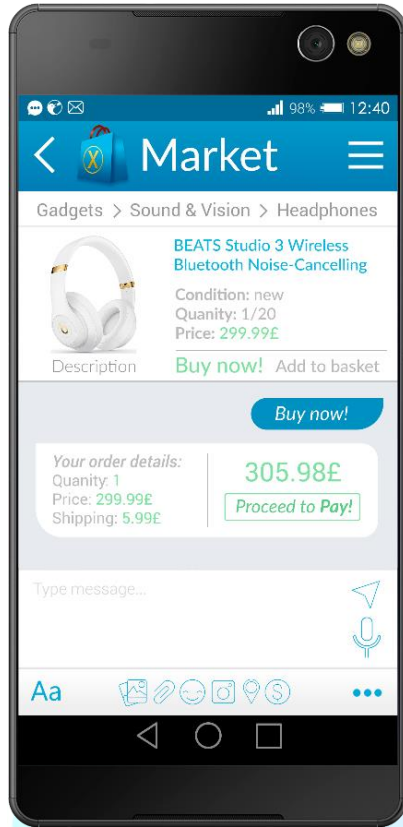


All necessary data is integrated into one account, so for Xmoneta user purchasing any kind of product is a simple few-click process. **All the e-shop goods are categorized and can be rated by users, which makes our market maximum clear, honest and open.** Our market offers modern and efficient customer service to Xmoneta users as well as multiple discounts. Xmoneta grants its users simple access to the different products and the opportunity of simple few-click payment for goods. Due to mobile and effective communication channel, the customer gets fast, reliable and effective service and opportunity to be in direct contact with vendors. Entrepreneurs and vendors can integrate their public accounts into Xmoneta shop, and maintain contact with customers via different channels, send them discounts, keep them updated about any new promotions.

4.3 Sell without limits!

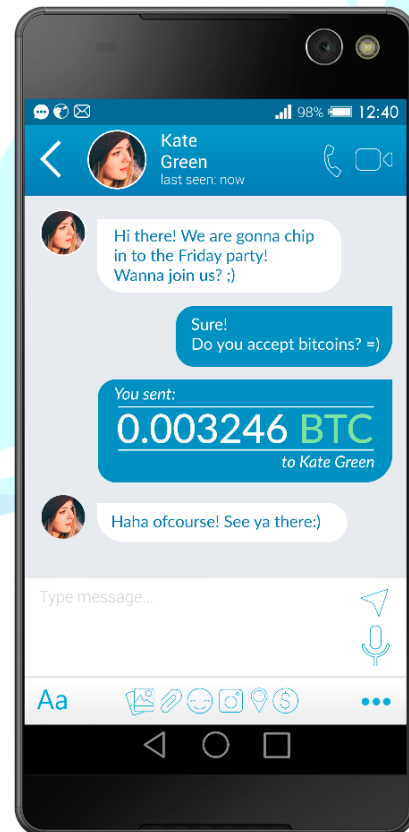
Our Xmoneta market allows you to sell everything- goods, services, tickets to the events...

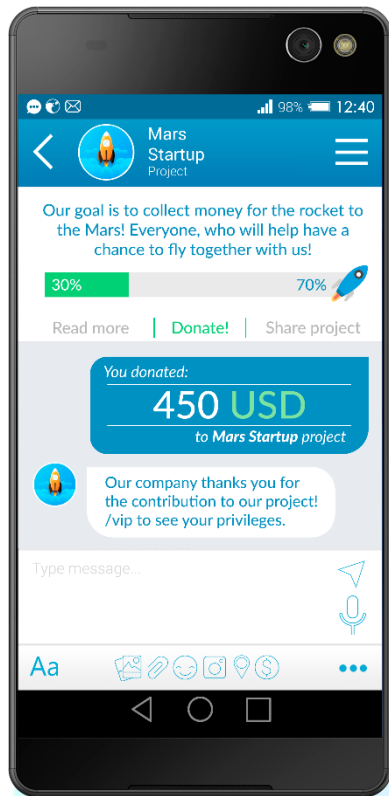
The only limitation is your imagination! Thanks to the all-in-one system, the customer can use Xmoneta wallet to pay for products. **Xmoneta shop is an absolutely autonomous market, which does not need any external sources for existence.** Every entrepreneur can open his or her own shop, choosing between the different types. It can be mini-market with limited functions, or it can be shop with the opportunity of promotion goods, analytics, and synchronization with the different payment systems.



4.4 E-shop customer service

There are several ways how E-shop owner communicates with its customers. The main tool is e-mail and chat. Xmoneta ecosystem is the easiest and fastest place where customer's queries meet the answers. A business person gets all the customer questions and queries directly to its public account. **Xmoneta offers its users the clearest way of communication between the customers and businesses.** The only thing customer has to do is to touch the screen to get the feedback. Xmoneta chat gives merchants the opportunity to track their customers' activity. **Thanks to Xmoneta chat tool seller can collect the data about his or her customer's habits and customize his content for future campaigns.**



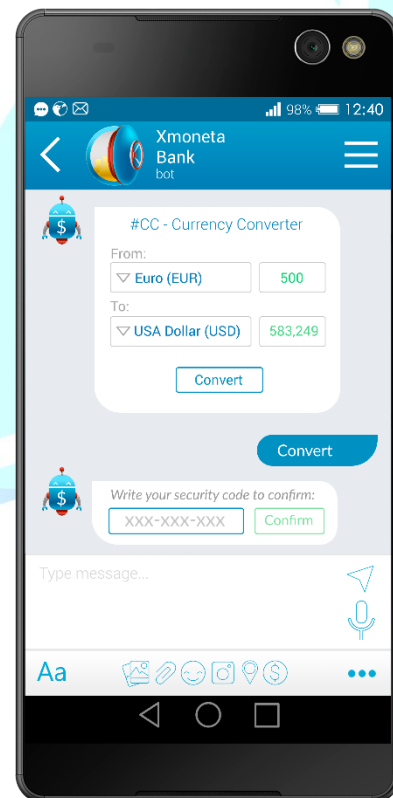


4.5 Xmoneta Ad Platform

If you deal with the online advertising and marketing, then Xmoneta is a perfect platform, where you can place your ad on the news feed. **The process of conversion is fast and easy:** just one click, and it will be enough to deduct some amount from the account's wallet.

4.6 Chatbots

Bots are a great innovation in the modern conversational commerce. **Chatbot helps to organize different services and provide them to the user.** It may be a marketplace, booking the tickets, taxi and so on. Xmoneta provides the most user-friendly and easy bot platform, which can be used both casual users and entrepreneurs all over the world. We try our best to make the platform attractive for different companies. **Businesses can provide their own services at Xmoneta, using chatbots.** The user can interact with the bots by sending them special commands (every bot has its own commands' list). He or she can use them in different ways: searching and listening music, watching movies, finding different recipes, words in dictionaries, user manuals, games, booking and so on.



4.7 Cryptobots

Cryptobots can be used as guards, monitoring all the processes within blockchain and compliance with the smart contracts.

The user will be able to contact bots to perform such kind of operations like transfers, currency exchange and so on. It will be possible, when every bot, according to its goal, has the special internal code, which will be executed as user contacts the bot.

4.8 Xmoneta Bank

We are those, who do the new step in Blockchain era, building the world's first messenger bank for the cryptocurrency, as well as for traditional money.



Every Xmoneta user can use his or her bank accounts (IBAN, debit cards etc.), exchange currencies and pay with them. **Our bank supports traditional fiat currencies together with crypto ones like Bitcoin, DASH, NEM, ERC20 and so on.** Besides payments and transfers, Xmoneta Bank offers to the partners multiple investment services. If you need funds for different corporative projects, we will be glad to help you!

Xmoneta Bank uses all the modern banking and Internet-of-things technologies. We strictly follow all the security standards. Due to Blockchain technologies, we can be sure that all your data is reliably protected.

4.9. Xmoneta Exchange Traded Fund (ETF)

Xmoneta Exchange-Traded Fund (ETF) allows you to own the underlying assets of the XMN Tokens. No need to wait for your tokens, if your ownership of them has already settled in the future. XMN ETF's will give you a great opportunity to own the XMN Token shares and divides the ownership of those assets that are invested.

XMN ETF shareholders are entitled to a proportion of the earned interest and can get a residual value in case the fund is liquidated. The ownership of the ETF's can easily be bought, sold or transferred in much the same way as the XMN Tokens, while their function like the shares of the stock rather than the utility token.

The introduction of the ETF's into Xmoneta ecosystem will open the crowd-investment infrastructure. With this incentive, we aim to help the people from all around the world to participate in the investment projects of all sizes and matter. Users will have their investment portfolio, which measures the ETF index, tracks the project progress and the smart contract will give the ability to withdraw from the project. The ETF's are proven vehicle in the stock and bond markets and will be exceptionally satisfying for the investors that prefer a more stable form of investment.



4.10 Xmoneta Charitable Foundation

One of our major milestones of the ICO process is the creation of the Xmoneta Charitable Foundation. First, we want to establish a functional product with the different possibilities to shape a self-sustaining ecosystem. **To get there will be added an Exchange Trading Platform, Messenger Bank, and Investment fond.** Once the financial infrastructure and the internal economy is settled, there will be developed the Xmoneta Charitable Foundation.

We see the world where cryptocurrencies are already changing the financial and economic systems, while for the most part there are mainly used only for the purpose of trading. **With the Xmoneta Charitable Foundation, there will be opened the doors towards the beneficence and filantrophy.** This step needs to come with the natural growth of the ecosystem. The XMN token value will grow and start to circulate into economic activities. Through that, they will become a valuable material for the charity and donations.

The Xmoneta multilateral platform will naturally boost the XMN applicability because people will be able to purchase real goods and services. This is fundamental to differentiate the XMN from some random coins or tokens, which are not related to a solid ecosystem with the marketplace. Most of the people today on the planet are not aware of the cryptocurrencies or cant access them. Even more, not everyone can accelerate their income on the basis of the complex process of trading. **Hence the Xmoneta Charitable Foundation will be a great asset in the distribution of wealth and the ability to help people all around the world.**

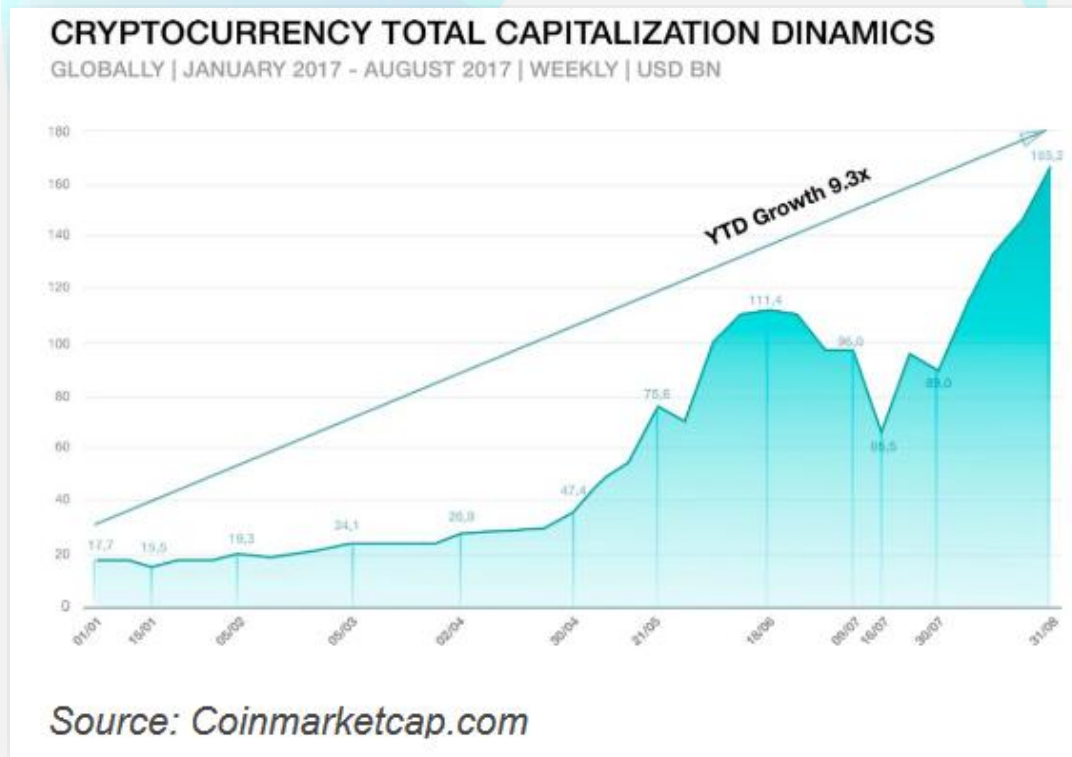
5.Cryptocurrency

Since the beginning of network age, the world has been undergoing the series of revolutions. Digitalization changed the way of how we get the knowledge, communicate with each other, organize events in the non-virtual world.

Digital revolution has affected every aspect of our life, both personal and social. The financial system is not the exception. The world tired to be dominated by big corporations, banks, and monopolists. The world longed for changes. For alternative. And then Ethereum came to us.

The digital world offered us absolutely new control free financial and social system, based on smart-contracts, decentralized economy and secure transactions. No intermediaries - no one can freeze your account or take your fees without your permission. Governments and banks don't have any power over your finances. All the processes are controlled within ecosystem by every member of the network. **We face the beginning of a new era, where the economy is like an endless circulating stream.**

No one can stop it, but everyone can become a part of it. The total market cap of all cryptocurrencies surged by 830% in one year from August 2016 to November 2017, reaching \$200 billion. The market cap plummeted by more than 40% in July 2017 due to concerns that the market is overinflated and uncertainty over the Bitcoin technology roadmap. The market quickly recovered and started to grow rapidly again after a successful Bitcoin split. Adoption rates of new technologies significantly accelerated at the beginning of the 21 st century.



5.1 ICO

An Initial Coin Offering, also commonly referred to as an ICO, is a fundraising mechanism in which new projects sell their underlying crypto tokens in exchange for bitcoin and ether. It's somewhat similar to an Initial Public Offering (IPO) in which investors purchase shares of a company. ICOs are a relatively new phenomenon but have quickly become a dominant topic of discussion within the blockchain community. Initial Coin Offerings ("ICOs") have quickly grown to account for more start-up funding in blockchain-based companies than all of Venture Capital. Nearly \$2.3 billion has been raised to date in ICOs, with the large majority of that taking place in the first half of 2017.

The massive increase in the value of the cryptocurrencies significantly contributed to the growth of the ICO market during the last year. The market capitalization of all cryptocurrency has risen from \$7 billion in January of 2016 to over \$130 billions in September 2017.

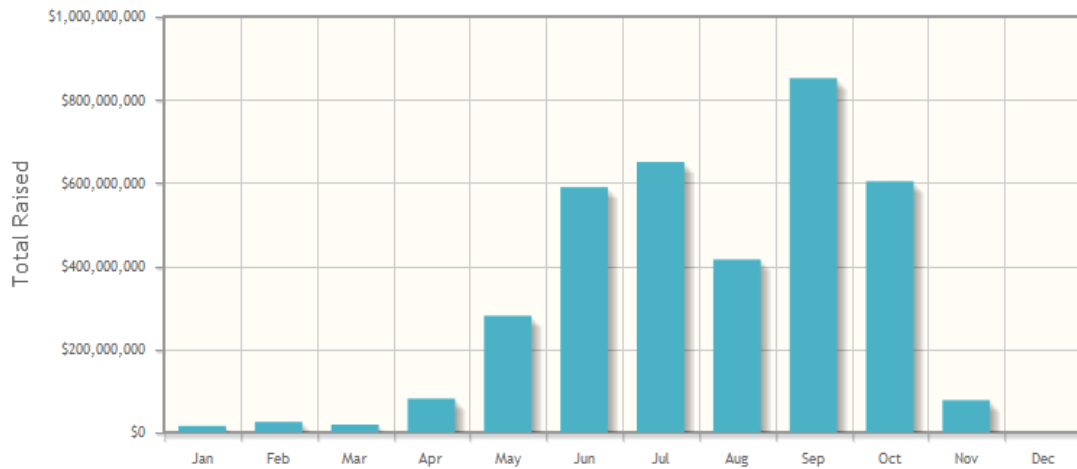
Bitcoin has appreciated nearly 30X since September of 2013 (\$135 USD per Bitcoin), reaching over \$9,000 per Bitcoin in November of 2017. In part, this is due to Bitcoin's role as the most widely known, used, and accepted cryptocurrency for payments.

Several projects used a crowdsale model to try and fund their development work in 2013. Ripple pre-mined 1 billion XRP tokens and sold them to willing investors in exchange for fiat currencies or bitcoin. Ethereum raised a little over \$18 million in early 2014 - the largest ICO ever completed at that time.

Never before have pre-product startups been able to raise this much money and in this little time. Aragon raised around \$25 million in just 15 minutes, Basic Attention Token raised \$35 million in only 30 seconds, and Status.im raised \$270 million in a few hours.

Join to us - XMONETA is next biggest ICO !!!

Cryptocurrency ICO Stats 2017



Totals raised are grouped by the ICO closing date and are valued using BTC exchange rate at that time. Data correct on 16th October 2017 14:00 UTC

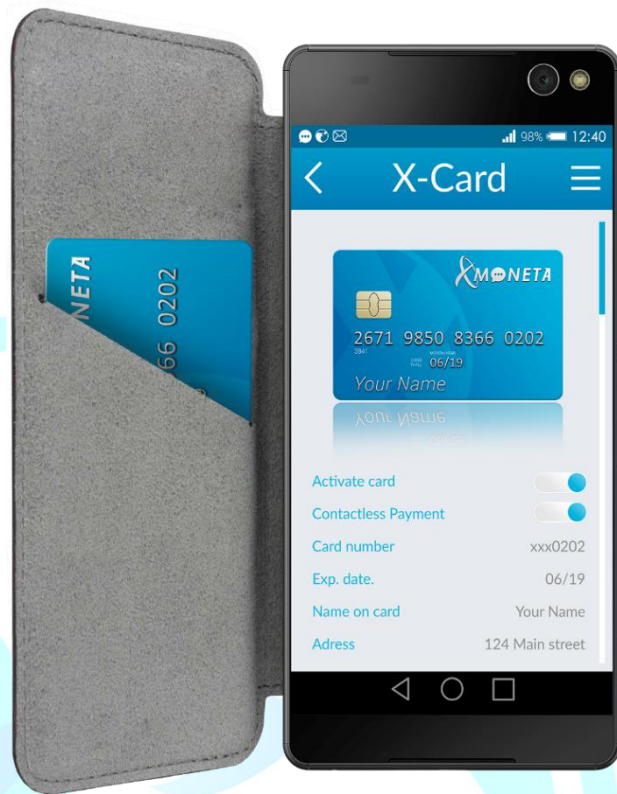
5.2 That's all about Ethereum

With Xmoneta your smartphone will be integrated into Ethereum Ecosystem, becoming the part of the global decentralized network. **No matter, where you will be – you can access it from every part of the world.** We see ourselves as the architects, making the one encrypted bank, implemented in the decentralized messenger application.

Our mission is to make both fiat and cryptocurrencies easy accessible for the vast majority of people, as well as create the multiple international connections all over the world.

5.3 Cryptocurrency in Xmoneta

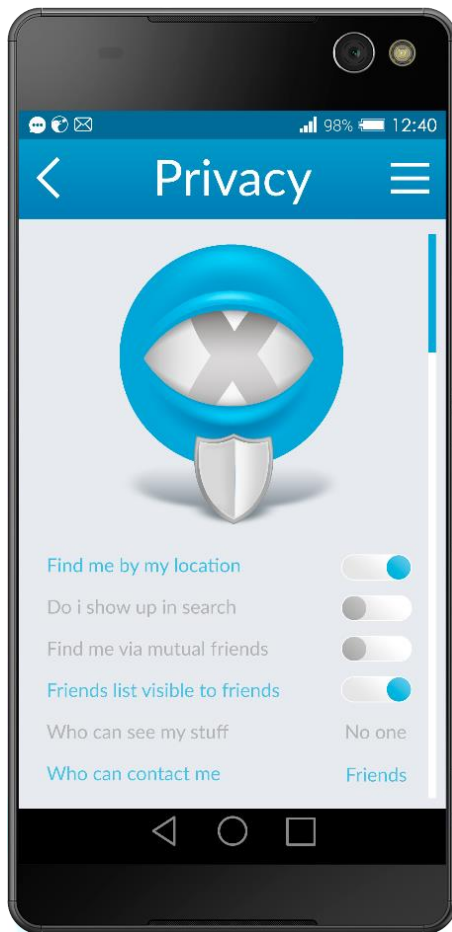
Xmoneta offers a unique opportunity to buy and sell digital tokens within the messenger, exchange them and withdraw on credit card or bank account. Transfer and exchange never were so simple! Both individuals and businesses have the opportunity to join the Xmoneta financial processes, sell and buy cryptocurrencies, manage your money and feel safe.



5.4 Xmoneta Monetization

While most of the messengers use the same ways of monetization (often with using personal data), we choose our own path. **We are making money by:**

- Commission from interbank transfers,
- Commission from Transfers of cryptocurrency inside the Xmoneta wallet, FREE transfers to XMN,
- Commissions for transfers of international and national payment systems (Visa, MasterCard, China UnionPay, American Express, etc.),
- Commission from donations, used by our bloggers and other creative personalities,
- Cash backs from purchases made on our marketplace, circulation of cryptocurrency within the messenger,
- Cash back from offline and online stores for each purchase using the application,
- Commission from paid chats and advertisement.



5.5 Security

Majority of your funds will be safely kept in special offline cold storage, which will protect them from any hacker attack. Online is totally limited and intended for active trading. **We provide the opportunity for safe and secure commerce.**

Xmoneta features special programs, monitoring all the exchange activity. In case of any suspicious activity, the system tracks it and blocks immediately, so any possible problem will be nipped in the bud. **Unlike centralized banks, we do not have any power over your funds.**

Here you are the only master of your money. **Our bank combines the most modern banking systems, internet of things features and Blockchain technologies.** And all this according to the highest standards of the convenience and security. We strongly adhere to the principle of API openness and apply the most innovative technologies of data processing and e-payment.

6.About the Ecosystem

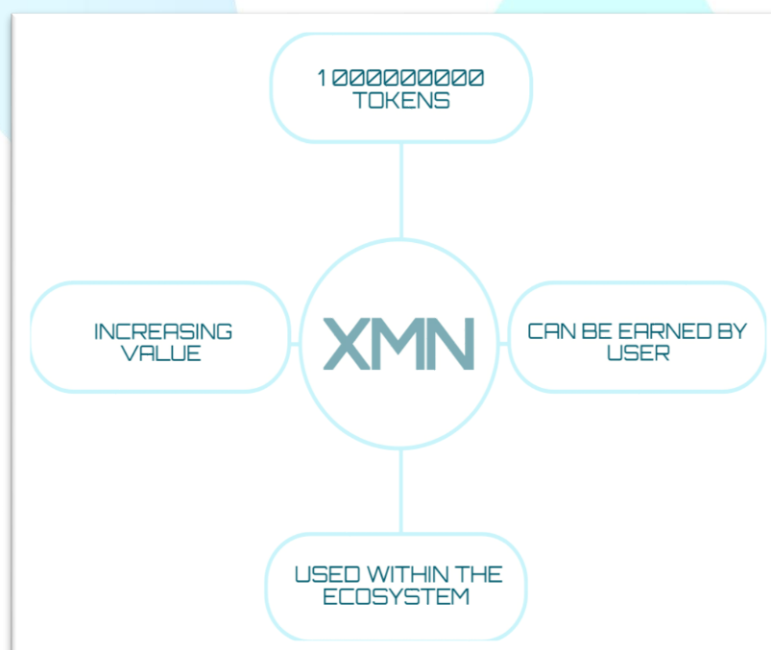
Xmoneta Token(XMN) is a decentralized cryptocurrency for any kind of transactions between the members of the community. Issued tokens are associated with the messenger supported VISA/MasterCard, so users can pay with cryptocurrency using virtual and plastic cards. Conversion course will be pegged to the middle rate, used on exchanges trading. The token owners will be able to buy using XMN without the cashing out.

XMN is only internal currency, used within the Xmoneta ecosystem, and tokens' amount is limited to 1 billion XMN. Due to this limitation, the customer gets big discounts, great bonuses from our partners, excellent technical support, and free plans.

The more XMN is used within the ecosystem, the less will be a number of tokens in exchange. What does it mean? It means that cost of currency will increase!

There are several factors, influencing on the token's value. **The first factor is the supply and demand on the cryptocurrency exchange.** The second one is the popularity of the project. **Themore people will join us, the higher cost of XMN will be.** Since the beginning, there will be exactly 1 000000000 tokens in circulation and no more.

In order to pay our distributors, we will have to buy back from exchanges according to the current market prices. It will influence the growth of currency value. Xmoneta will organize token-sale to speed up the project development.



The goal of XMN is to motivate our contributors to make a transaction within the system. It means that Xmoneta can exist also without the tokens, but still, they are very helpful and make the work of our platform more efficient. **There are also different ways how our users can earn more XMN.** They can chat, make new stickers, watch the advertisement and so one. **In other words, daily actions can be used for earning new tokens!**

Based on all the Ethereum standards, XMN is completely tradable, i.e. you can exchange XMN to euros, dollars, rubles and any other fiat currencies, as well as DASH, BTC and so on. The larger our community will be, the more expensive will be token's price, so in future, the token sale is supposed to be profitable.

6.1 Xmoneta (XMN) Utility Token

XMN is a utility token that drives the ecosystem. Therefore, as a utility token, the XMN is needed to sustain the platform and make it easier for its users. XMN is introduced as a form of decentralized cryptocurrency, which holds the value given by its users and natural laws of the markets. **It is utilized as a means of interaction and transaction between the various in-platform activities, services, functions, and users from all around the world.**

Outside the platform, the Xmoneta tokens hold no functional value that can be utilized only within the ecosystem. While as the ERC20 protocol based tokens, they are tradable. To make the exchange even more accessible for the users, it is inbuilt as a part of the platform, where people can get their XMN with the multiple currencies both crypto and fiat. Such incentive is also necessary to keep the tokens inside the ecosystem, where they hold their real practical value. Besides the functional value of the XMN tokens, they cannot be used as a security or as equity and they don't give any shares or votes in the company or the platform.

The platform provides many options and bonuses to its users for their activities that are self-sustaining. **We encourage users to hold the tokens and if they keep them for a longer period of time locked, they can get the rewards.** Yet the XMN can't be recognized as the store-of-value with a predictable result, because of market's volatility, but rather a form of loyalty coupon based on the smart contract. This smart contract gets implemented on the basis of the token value growth curve.

6.2 Token Holder Bonus

For the people who stay loyal to the Xmoneta ecosystem by holding their tokens will receive a special Token Holder bonus. Our policy is to keep up the system operational with its natural XMN tokens on board. Token Holder Bonus is a form of loyalty coupon that gets activated via smart contract.

If the token holder hasn't withdrawn his tokens for one year, he/she will receive a + 10 % bonus from the total amount of the kept tokens.

If the person has traded his tokens and doesn't hold any native XMN tokens, he/she will not receive any bonus. **The Token Holder Bonus is measured with the growth value curve of the token price.**

This curve is a result of market functioning and subjective evaluation of the token value. Tokens will be a great utility to use in the ecosystem, but when traded outside will have no its functional purpose. If kept long enough, their added value and applicability will only grow. Therefore, we offer this possibility for our loyal users in a form of loyalty coupon. We recognize that this mechanism is similar in form to the dividend payments, while it doesn't give any stabule shares of the company or the platform.

It is a way how we reward the dedicated loyal people, who want to grow together with us and the maturity of the ecosystem.

6.3 Xmoneta Card



With the Xmoneta debit card you can use your funds both online and offline for purchasing goods in any country.

Our debit card allows you to spend your crypto and traditional currencies as well in any place where cards are accepted. Unlike most of the banks, we do not charge big costs for sending money from one bank account to another.

With Xmoneta you can exchange with the lowest and cheapest rates, and it won't affect on speed and security of transaction process. We do not care about your current location, Xmoneta users are equal and their transaction fees are the same, regardless of their residency.

Get free Xmoneta card!

Xmoneta's very own cryptocurrency spending card brings cryptocurrencies to offline use. First 500 cards are given to first 500 token sale contributors of at least 1000 \$.

6.4 Quick and easy payments

Xmoneta features multiple ways, making the payment process fast, easy and secure. Among them are things like:

- **POS equipment, allowing merchants to scan special one-time transaction code on the user's phone.**
- **QR code, presented by vendors. The user can scan it to complete payment.**
- **Web-payment** — every seller can purchase products and pay for them within the Xmoneta application. It can be done on the shopping page.

7. Earn with Xmoneta!

Nowadays, all we live in two realities — physical and virtual one. We wake up, drink coffee and go to our jobs. We are using social media and messengers on the way to work in the public transport. We work in our offices, shops, schools, studios, and factories, dive in the virtual space when coming back homes. We use the internet while traveling, sitting in the restaurants, even when just drinking tea in the moments of solitude.

We live in two worlds. With Xmoneta it is possible to unite them! Just imagine, when your daily activity in social media can bring you money. Sounds utopian? Well, in the XXI century it is a reality.

7.1 How it works

As already mentioned above, we produce our own XMN token, which is our own internal digital currency. There are multiple ways, how you can get XMN, using our application. For example, you can play different games and get the token, while watching ads. The same works when you are watching videos, filling surveys and installing apps on your device.

But even spending money in Xmoneta is advantageous, because when you are purchasing products in our e-shop, you are getting back part of the funds, that have been spent.

Or another example: in case if you make a paid call or you are called by someone within the same network, you get the tokens for it. **And, of course, such an obvious actions like chatting, calling and writing messages will also bring you XMN.** This was made possible by the context advertisement, used in Xmoneta.

7.2 More users — more tokens

If you invite someone to sign in Xmoneta and this person will start to earn tokens, you will also get the part of his or her funds.

The bigger your contact list, the more funds you will be able to earn, so let your friends, lovers and family members know about Xmoneta. It will be profitable for everyone! So, as you can see, you can get money just by communication with your friends.

Information is one of the most important and beneficial products of our age. The most important is knowledge about how to use it correctly and we know. By your actions, you can encourage other users to participate in the community development. Motivate any person by giving a tip to publish or create high-quality content. **This leads to improvement of Xmoneta as a social platform, and sure it will be rewarded by receiving money.**

8.How messenger works?

Xmoneta Messenger designed to be maximum user-friendly, simply and multifunctional. **Our goal is a global free platform, connecting million people from around the world. We want to create the ecosystem, giving the opportunity of secure and comfortable communication.** The new generation messenger will have a broad functionality, as well as the easy and user-friendly interface. The user can participate in the group chats (and there is no limit for the number of participants), subscribe to blogs and feeds (or create his or her owns), edit his or her messages even if they have been already sent (works both for group chats or private messages), and send files. Of course, let's not forget about the opportunity to make calls! If there is a case, where it is important to talk orally, instead of typing message, you can use the Xmoneta app to call almost anywhere in the world (with video or without), as well as send voice messages!



All the text and voice messages, audio and video calls are encrypted, so you will not have to worry anymore about tracking your private communication.

With Xmoneta encrypting technology, no third party can monitor your communication without your permission. Xmoneta messenger can be used both for personal and business goals.

As already mentioned above, business persons and companies can create an official account and use it as advertising and trading platform. Our messenger will give you the broad opportunities to promote your online business and communicate directly with your customers, collect the information about their preferences, tastes, queries to improve and make your sales more efficient. **Our app will not slow down your device because the basic processes are in sleep mode and all the necessary information is uploaded only when the app is opened.**

8.1 Channels

Xmoneta Messenger features different ways of communication between the users. **There are public channels, intended for any kind of open project, social issues, groups, and topics.** If you want to raise any public question, find right persons for your project or start-up, connect new people or/and companies — public channels are your choice. These type of channels are archived and accessible by search.

We also designed channels for more sensitive and personal topics. Private channels are designed to keep all the conversation closed within small groups and not accessible for non-members. It is worth to mention also direct messaging. Using this feature, you can communicate with one person, as well as within the small group. In case of long topics, you can convert your direct messages to the private channel. You can also communicate with members via voice or video call, it is possible to do from direct messages, private and public channels. **Every device is suitable for it, both PC desktop and mobile phone.**

8.2 Access to information

Due to archivation system along with flexible search engine, **Xmoneta provides easy and fast access to the documents, discussions and any past decision. Every information unit, whether file, notification or message, is indexed within the system and searchable.** If you are looking for the context of the current discussion, Xmoneta search engine will help you refresh your memory in the easiest and fastest way.

Our searching system features multiple ways, helping you to find people, files, messages and other information. You can use our filters to slice and specify your search criteria and find exactly what you want. After you will become a regular user and frequent searcher, the system will adapt to your queries, tastes, and preferences. After that Xmoneta will start to suggest you the most relevant people and messages, so you will find the right place much faster. **Xmoneta takes into account your potential goals and preferences, so it will recommend you different channels you may probably want to join.** Your activity in other channels is also considered and Xmoneta can recommend you channels you may want to leave already.

We also bear in mind that your mailbox may be full of different messages. In order to save your time and make your experience with Xmoneta more organized, we use special prediction system. Potentially most important messages are highlighted, so you will never miss any crucial update.

Xmoneta makes predictions, based on how do you use your messages. We would like to make you focused on your experience with our messenger, so, due notification on your feed, you will never miss any important update.

8.3 Secure synchronization.

QR-code scanning system helps you to connect and unite the data on every device, whether PC or your smartphone. You can access the conversations and other important information both via desktop version and mobile application.

Our synchronization does not contain any risks to your privacy and security. **All connection between your devices is fully encrypted and possible only in the case when both PC and smartphone are on the same network.**

8.4 Offline messenger!

Xmoneta features one more interesting thing. **Due to the special module, you can connect to another messenger even if there is no internet near you!** You can take now your phone in the camp trip, in mountain, forest, tundra or cave, and still have an opportunity to use your Xmoneta messenger, as well as maintain a connection with people. Xmoneta is able to work as a transponder, providing a connection between two points.

8.5 Technical structure

Common

There will be two endpoints to access our platform, the Web and mobile application. They both will have intuitive interfaces, and written with most modern UI/UX technologies.

Step 1 - Sending and receiving

Before data will be sent to the API system, they will be encrypted with AES-256 encryption method, and only after that, they will be ready to send. And vice versa, when data will be received, they will be decrypted.

Step 2 - Connection

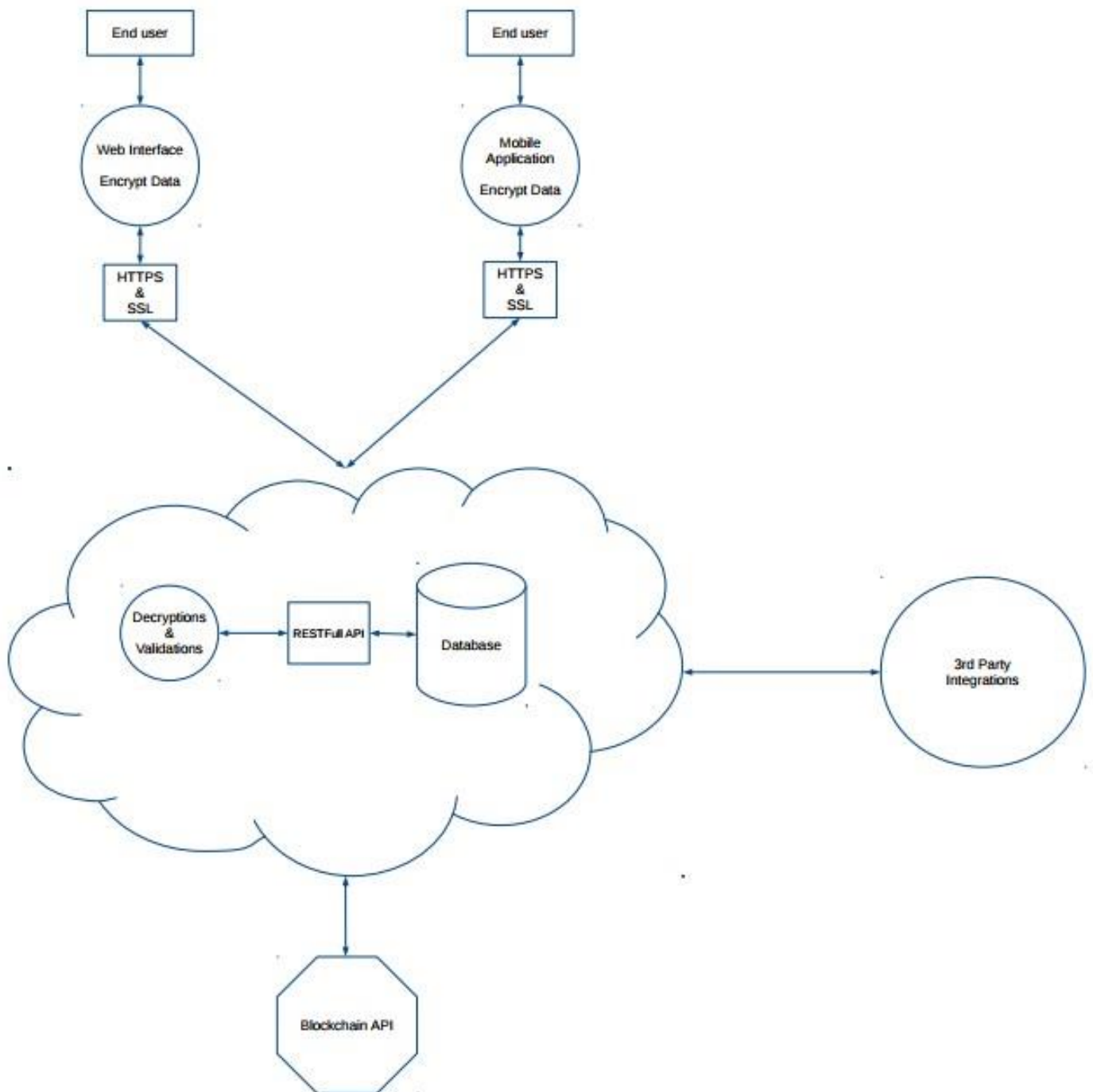
All connections between end user and API system also will be encrypted with SSL certificate and will pass on HTTPS secure protocol.

Step 3 – API: Core of the platform, our API system will have all necessary business logics and will operates with data provided from users, as also data for users.

Database: We will store information about customers in our database. All the private information will be encrypted.

Integrations: Our platform will integrate multiple functions and possibilities into one single platform aligned with the Ethereum blockchain.

Blockchain: After API system operates with the provided data from the end user, our system will communicate with blockchain API to store necessary information in there.



9. Earn with our referral program

Our referral program was launched to reward the most passionate members of our community. Probably you have your own website, social media page or any other media resource. If yes, you can use special unique reference link to get bonuses. Generate the link and share it with your contacts or friends on different platforms.

Everyone, who will click it, will be redirected to our website and get 3% bonus , and you will get 7% bonus for every new contact. Yes, you can earn just for making connections!

There are different ways how to participate in our program and get bonuses:

- **Invite anyone who wishes to invest in the project**
- **Promote us by writing about ICO in your blog**
- **Publish a referral link in social media, forums, and communities**
- **Run contextual advertising, while using your referral link**

9.1 Lottery

To stimulate investors to participate in our project and make their experience maximum enjoyable, we organize different lotteries.

Right now, we are giving away five brand new iPhone X models to our new community. Three iPhones X are going to be distributed to the TOP 3 affiliates, and two are going to be randomly assigned to two affiliates in the TOP 50.

If less than 50 affiliates bring any \$ then the lottery will be conducted between the affiliates, who brought results. The more you share, the more rewards you will get in the end!



9.2 Investments

Everyone, who would like to participate in Pre-ICO, can already invest in Xmoneta. **Investing now, participants get more benefits in future. As the main ICO campaign will begin, there will be a bonus 50% for XMN. And that's not all! After ICO, our investors will get big discounts for Xmoneta services.** There will be an opportunity to sell the tokens on the market and get profit instantly. Investments will bring profit for everyone because more investments mean larger tokens' value!

9.3 Bounty

There are 2 500 000 XMN tokens provided for Xmoneta rewards for Bounty Program. Our bounty program was created with the objective of rewarding members of our community who raised awareness about our project. To receive bounty, you must participate until the end of the ICO + 3 days. The final list of the participants will be available in 10 days after the ICO ends. The rewards of our bounty programs will be distributed 10 days after ICO ends.



10. Timeline

We work hardly to turn our dreams and vision into reality. Let's how all the processes are going to start and end.



10.1 Milestone

First milestone is 100000 \$. When collected, we will start the development of the Xmoneta messenger's Minimal Viability Product (MVP). We have made the landing page and assembled the team of professional mobile developers to work further. MVP is the beginning of the functional prototype what people can start to use. We know that you and so do we would like to get it on our mobile devices ASAP but MVP is usually the combination of most critical and optimal functions.

Xmoneta is coined as all-in-one multi-functional decentralised messenger. It will be also a pioneer messenger in the field of Ethereum based dapp's. The aim is to shape a tool that brings the crypto-sphere closer to everyday users. It will be useful for all kinds of activities such as communication, shopping, reading books, finance, charity and even banking. For the first part of the MVP it will be the messaging basic platform.

The next step is the development of the full version of the Xmoneta messenger. The further we get with the crowdsale there more functionality we will be able to create. Here is a list of the upcoming opportunities:

500 000 \$ - Mobile APP/messenger

700 000 \$ - Affiliate, rewards system

900 000 \$ - Advertisement

1 000 000 \$ - Marketplace

1 200 000 \$ - Chatbots

1 500 000 \$ - Exchange/trading platform

4 500 000 \$ - Hard Cap. Our further developmental stages of R&D are creating the **Messenger Bank /Investment Fund/ Charitable foundation and ETF's**. These will be the next step towards the full adoption of cryptocurrencies for the traditional fiat system, which will be organized by the different set of rules.

10.2 Funds usage

Let's see how we are planning distribute our funds:

50% - development

Recruitment of top talent to maintain Xmoneta's competitive edge, as well as develop new products and services.

20% - marketing

To rapidly increase market shares.

10% - operations

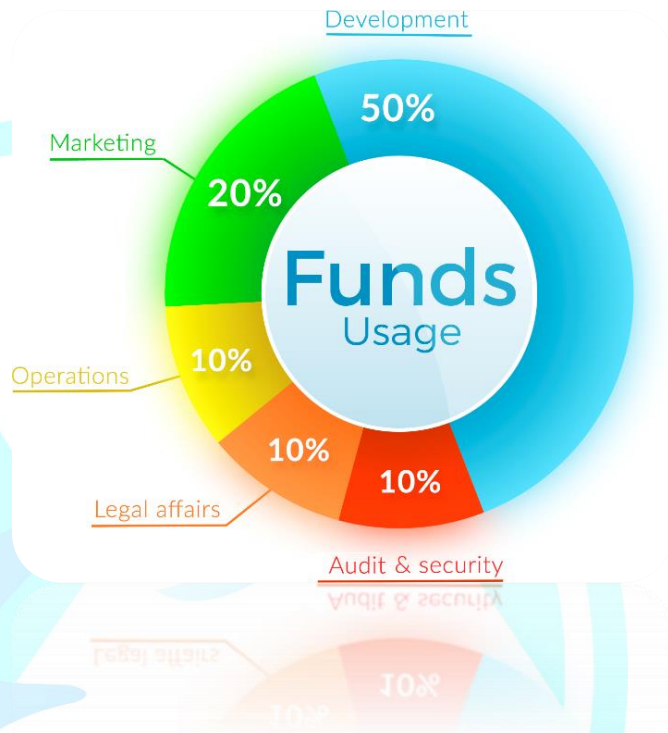
Cost for servers and customer service.

10% - legal affairs

Legal compliance is key to Xmoneta's long-term success.

10% - audit and security compliance

Xmoneta will make all efforts to ensure security of all users' crypto assets, aiming to achieve banking industry level auditing and security compliance.



10.3 Token sale/distribution

Pre ICO:

Bonus: 30%

Extra Bonus: 50%

Start date: 25th of January 2018 (12:00 PM London Time, GMT-0)

End date: 25th of February 2018 (12:00 PM London Time, GMT-0)

ICO Stage I :

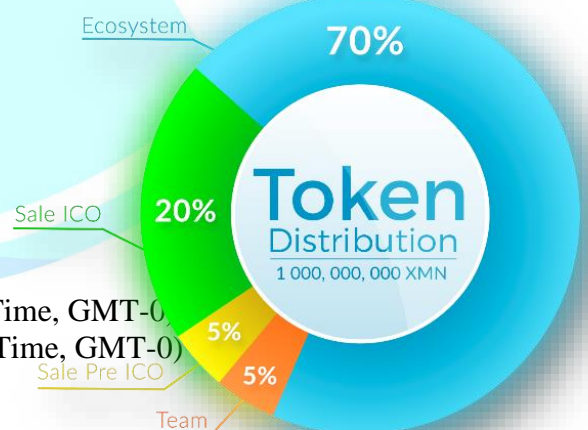
Standart Bonus: 30%/ Extra Bonus: 50% Invest more than 1 ETH in one transaction

Start date: 13th of March 2018 (12:00 PM London Time, GMT-0)

End date: 5th of April 2018 (12:00 PM London Time, GMT-0)

Standart Bonus: 20%/ Extra Bonus: 40% Invest more than 1 ETH in one transaction

Start date: 5th of April 2018 (12:00 PM London Time, GMT-0)



End date: 30th of April 2018 (12:00 PM London Time, GMT-0)

Standart Bonus: 10%/ Extra Bonus: 30% Invest more than 1 ETH in one transaction

Start date: 30th of April 2018 (12:00 PM London Time, GMT-0)

End date: 31th of May 2018 (12:00 PM London Time, GMT-0)

Token price with 50 % Bonus: 1 ETH = 30 000 XMN

Token price with 40 % Bonus: 1 ETH = 28 000 XMN

Token price with 30 % Bonus: 1 ETH = 26 000 XMN

Token price with 20 % Bonus: 1 ETH = 24 000 XMN

Token price with 10 % Bonus: 1 ETH = 22 000 XMN

ICO Stage II

Start date: 01 th of Spetember 2018 (12:00 PM London Time, GMT-0)

01- 15 th september 0,01 \$ = 1 XMN

16- 30 th september 0,02 \$ = 1 XMN

01- 15 th october 0,03 \$ = 1 XMN

16- 31 th october 0,04 \$ = 1 XMN

01-15 th november 0,05 \$ = 1 XMN

16- 30 th november 0,06 \$ = 1 XMN

01-15 th december 0,07 \$ = 1 XMN

16- 31 december 0,08 \$ = 1 XMN

End date: 31th of December 2018 (12:00 PM London Time, GMT-0)

BONUS up to 30 % :

+ 5 % for purchase of 100 \$

+ 10 % for purchase of 500 \$

+ 20 % for purchase of 1500 \$

+ 30 % for purchase of 3000 \$

If you invest 5000 \$ or more, you will get extra bonuses and special treatment!

Token sale Stage III

Start date: 15 th of January 2019 (12:00 PM London Time, GMT-0)

January- February 0,09 \$ = 1 XMN

March- April 0,10 \$ = 1 XMN

May- June 0,11 \$ = 1 XMN

July- August 0,12 \$ = 1 XMN

September- October 0,13 \$ = 1 XMN

End date: 31th of October 2019 (12:00 PM London Time, GMT-0)

BONUS up to 30 % :

+ 5 % for purchase of 100 \$

+ 10 % for purchase of 500 \$

+ 20 % for purchase of 1500 \$

+ 30 % for purchase of 3000 \$

If you invest 5000 \$ or more, you will get extra bonuses and special treatment!



10.4 Crowdsale details and smart contract

Smart contract in github: <https://github.com/Xmoneta/smartcontracts>

The Xmoneta crowdsale and the corresponding token creation process will be issued by UK, London based – Xmoneta Limited Liability Company and will be organized around the smart contracts running on Ethereum. Smart contracts are executive programs based on the Ethereum language that allows to perform the various actions between the people or/and the systems in a way that has been agreed upon. They function similar as the tangible contracts practiced in law, while their power is technically irreversible and hence immutable. That differs them from the paper based verbal agreements, because the code itself governs the process. It opens a new dimension for the trust, since the code helps to execute them.

Therefore if two or more parties agree upon something such as money transactions or investment, the smart contract will make sure that it implements it based on the terms they have agreed upon. It removes the distrust, when people don't know each other or where can be some human errors. Smart contract will carry out all the actions and transactions that people agreed upon automatically. This secures the ICO process, since the participants don't need to worry if they will receive their digital goods, because the agreement is written as the code, that will process it. Here you can take a look at the source code of the Xmoneta smart contract. It is written in the Solidity programming language of Ethereum.

```
1 pragma solidity ^0.4.19;
2
3 /**
4  * @title XmonetaToken
5  * @author Xmoneta.com
6  *
7  * ERC20 Compatible token
8  * Zeppelin Solidity - v1.5.0
9  */
10
11 // Contract interfaces from Zeppelin Solidity
12 import "zeppelin-solidity/contracts/token/StandardToken.sol";
13 import "zeppelin-solidity/contracts/ownership/Claimable.sol";
14
15 contract XmonetaToken is StandardToken, Claimable {
16
17     /* ***** Token Predefined Information ***** */
18
19     string public constant name = "Xmoneta Token";
20     string public constant symbol = "XMN";
21     uint256 public constant decimals = 18;
22
23     /* ***** Defined Variables ***** */
24
25     // Total tokens supply 1 000 000 000
26     // For ethereum wallets we added decimals constant
27     uint256 public constant INITIAL_SUPPLY = 1000000000 * (10 ** decimals);
28     // Vault where tokens are stored
29     address public vault = msg.sender;
30     // Sales agent who has permissions to manipulate with tokens
31     address public salesAgent;
32
33     /* ***** Events ***** */
34
35     event SalesAgentAppointed(address indexed previousSalesAgent, address indexed newSalesAgent);
36     event SalesAgentRemoved(address indexed currentSalesAgent);
37     event Burn(uint256 valueToBurn);
38
39     /* ***** Functions ***** */
40
41     // Contract constructor
```



Xmoneta PRE-ICO and ICO process will be coordinated through the smart contract. It will count the transactions and will make sure that people will get their freshly made XMN tokens. The Smart Contract will guarantee that no money will be lost. This gives a wonderful opportunity for the today's digital society to develop a new crowdfunding method.

Participants willing to support the development of the Xmoneta project can do so by sending the currency to the designated address. By doing so, they are purchasing Xmoneta Tokens (XMN) at the rate from 0,01\$ = 1 XMN (plus bonus) , which are sent instantly to their wallet. If the crowdsale campaign soft cap 100000 \$ are not raised, all contributions received during the main sale will be returned to their sender address by the sales contract, while amount raised in pre-sale will be used for the main sale promotion. Upon reaching the hard cap no more contributions will be accepted. Tokens that are not sold during the Crowdsale will be distributed for bounty, affiliate rewards but those who will be left will be burned.

- XMN: Xmoneta token symbol
- XMN is based on ERC20 Ethereum token standard
- XMN issued by Ethereum smart contract
- ICO Soft cap: 100 000 \$ (reached)
- ICO Hard cap: 4,5 mlj \$ or 250 mlj XMN
- Legal qualification: Utility token not a security
- Accepted currencies: FIAT, ETH , BTC, LTC and other
- Minimum Investment: 50 \$
- Amount of tokens per one person: unlimited
- Maximum transaction amount: unlimited
- All unused/ unsold tokens will be burned

11.Conclusion

The world is moving on, and this movement encompasses all aspects of our life. The Internet changed our social system and even culture (for example, digital literature appeared). Mobile technologies changed the way of communication between people. Digital currency changed our financial system and, moreover, the essence of currency, its notion. Development continues, and Xmoneta application is one more step forward. **Xmoneta - universal messenger with implemented multi-cryptocurrency wallet is like a one great market town, where people are walking on a square, meeting friends, talking to each other, trading goods or buying them.** This ‘town’ is safely protected due to a reliable system of encryption, making your private information unavailable to third parties, whether hackers, corporations or governments.

Xmoneta presents a sea of opportunities for users, traders, companies, and small businesses. It is a possibility to communicate with people via chats, video and audio calls. You can talk with your friends, make new ones, join different communities and subscribe channels. It is a chance for merchants to sell their goods on Xmoneta marketplace, as well as contact your customers via emails and chat. Don't need to have a lot of wallets on your device.



With Xmoneta you can operate both the digital and traditional currency, using just one application. You can purchase goods, tickets, and services in the internet, transfer money to your VISA/MasterCard, exchange funds, and all this just with one app!

Actual cryptocurrencies are still hard to understand and complicated to buy, especially if it comes to inexperienced users. Our goal is cryptocurrency popularisation, as well as making its usage maximum user-friendly and comfortable. We believe that future lies with cryptocurrencies and decentralized blockchain applications.

12. Our experience

A lot of Xmoneta team members have a solid experience with the cryptocurrency and blockchain technology. We hire only the best people in each area. This has become possible thanks to a company structure that allows employees to work remotely. Instead of hiring only people who are from around our offices, we can see the bigger picture and have access to the best of the best, no matter where they are around the world. Above is presented only the core team members, but besides them, we are a growing network of more than 30 people involved in the project.

We thus authorize remote work and learn new things each and every day. Even if we are surrounded by the best of each field, we advocate for knowledge sharing among employees. More and more people join our team every day. Experts in their own field bring their contribution to our ambitious project, which is to change the finance world. In our entourage, there are:

- Former managers of the finance field;
- Specialists in private funds management;
- Lawyers, notaries, accountants and renowned tax experts;
- A business development managers;
- A risk management supervisors;
- A complete team of programmer-analysts;
- A back-end, front-end, and network architects team;
- A renowned network security and Cloud specialist;
- A large team responsible for the social networks;
- A large marketing and customer service team.

13. Our team

The Xmoneta team gathers all types of specialists necessary for the accomplishment of its mission. We are ready to take on any challenge.

Aivis Reinbergs _ CEO



Serial entrepreneur with more than 17 years of business experience, starting the first business at the age of 19 and has since run numerous companies. Passionate about the change that decentralized technology can bring to the society. Has a wide range of managerial experience in various fields of business and administrative sector. Aivis has a broad legal expertise in fin-tech and internet content projects. Being primarily a specialist in operations and strategic management, he has competence in the market trends predictions, that is supported by his successful entrepreneurial track record.

Experience in building products and leading teams towards goal execution, passionate about starting new products or act as an adviser for other founders regarding strategy, business modeling, valuation, and fundraising. With his main competencies in the fin-tech, digital marketing, social media marketing, product advertising and branding, he was able to attract well-known international clients. With the big interest in blockchain and financial technologies, he has an experience in investing in crypto ICOs. Aivis is a

long-term bitcoin supporter and has been involved with the bitcoin community for more than 5 years. He has a 10 + years history in building e-commerce businesses and successfully managed the development work of multiple e-businesses in the past.

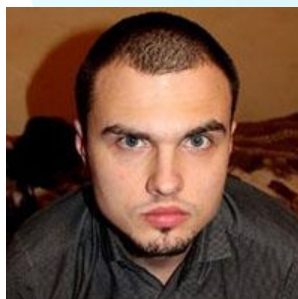
Austris Eglitis _ COO



Innovation researcher and consultant. Has the MA in Science, Technology and Society studies from Maastricht University and social science bachelor in Psychology. Gained a wide range of working experience with the multidisciplinary teams as a researcher and manager. Combines in his work social sciences, psychology and technology research to create the knowledge for new product development.

Austris is an author of various creativity techniques and event methodologies. Enjoys being a public educator and has been a school psychologist and a teacher. He is also developing serious board games for business, psychology and education. Lately, his research interest is focused on the mass adoption of the cryptocurrencies and how the society can benefit from blockchain technology.

Miks Brauns _ CMO



Miks is a young entrepreneur, owner of a local SMM agency and successful e-commerce projects. With a deep understanding of the effective mechanics of the promotion in social media and with significant expertise in e-commerce. As a marketing specialist he has developed and carried out different campaigns, helped gain recognition in social media networks and with her knowledge of global trends in marketing and sales, she is capable to execute high quality marketing campaigns.

Lauris Pētersons _ Marketing strategist



Has high competence in the areas of strategic marketing, branding, and sales. His résumé includes successful entrepreneurial experience both in the service sector (marketing consulting, branding), and in the consumer sector, develops the marketing strategy and improves the product. Holds a Master's degree in Business from Riga Technical University.

Krišjānis Jēkabsons _ Web Designer



Multimedia artist, who is dedicated to creativity. Design studio and apartment spaces. Create branded video and photo content. Over the years, he worked with a wide range of businesses, agencies, and individuals across a variety of sectors to help generate widespread awareness and effectively communicate their messages. Recent drafted content on cryptocurrencies, the blockchain, artificial intelligence, internet of things, algorithms and machine learning. He has leads social media posts, instant messages and also assists with marketing.

Aivars Reinbergs _CFO



Aivars is an entrepreneur with an extensive range of experiences with many bussiness. He has worked as an investment banker and with the real estates. Now he is devoted to the development of the emerging crypto-industry where he can express his analytical mind. Aivars is also a profesional pool player and champion of Latvia.

Jevgēnijs Filippovs _ CTO/ Developer



Jevgenij participated as a developer in a number of significant projects for the European IT market. He joined the team of The Xmoneta to create a qualified solution to issues of back-end development. He combines the competence of graphic design and management of front-end development teams.

Arnīs Auzāns _ Project manager



With more than 10 years' experience in PR, media and marketing communications. He has 6 years of experience on personnel management, planing of personnel training and training execution. Highly proficient in helping organizations to capitalize on their business assets and increase sales and profits. PR and marketing strategy, corporate messaging, M&A communications, analyst/media relations, brand development, online marketing, social media, SEO, integrated campaigns, and content creation.

Linda Pirvite _Comunity / PR manager



Expierenced Advertising Project Manager with a demonstrated history of working in the information technology and services industry. Skilled in Display Advertising, Costumer Service, E-commerce, Mediums, and Costumer Relationship Management (CRM). Strong program and Project management Professional with a Bachelor's degree focused in Communication and Media Studies from University of Latvia.

Logan King_Community manager



I specialize in 3D modelling/Animation, Motion graphics & explainer videos, Character Illustration/development, Level designs, Video Editing, General Graphics and Web Designing, Web development, Article writing, etc. Since my skill sets are widespread, hence the designation "Multi-Media Developer". Academically, I received my Secondary School Certificate in 2008 & I attained a full time 4-year professional Diploma from an Aptech institute; Arena Animation Barrackpore in 2012. I'm planning to resume academics & get my Senior Secondary Certification from NIOS soon & then pursue college. The dream to change the world is what brought me to the Bitcoin revolution back in 2012.

Julia Rubcova_IR Manager



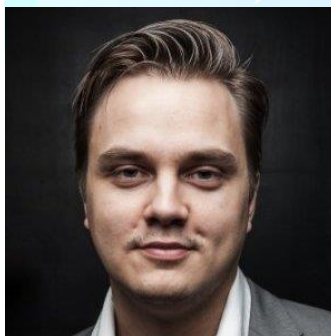
Julia is the person responsible for the investor relationship management. Her experience is as the Rocketme Marketing Vice President leading the brand manager. Every single letter matters for her, since she is supporting the sales team with great teasers, pitch decks and marketing materials. Julia holds a Bachelor's degree in Psychology. She is a creative soul that aims that everyone can become a star.

Eduards Jefremovs_Developer



Creating and managing web projects for companies and individuals. From concept to real product. Joined the block-chain movement because of programming background. From only technical interest it grew in to trading, analyzing, actively following the whole block-chain and crypto scene and passing this information to others. Now continuing as an enthusiast, spreading information about concurrency and block chain ecosystem. Consulting and educating average users, explaining the concepts, introducing to the ecosystem, as well developing products for this revolution.

Advisor_ Mārtiņš Dambis



Mārtiņš has worked in the IT sector for 12 years. During this time he has worked on both small webpage projects and large-scale IT solutions and system integrations.

He also developed the first brand app in Latvia for iPhone and Android phones – LMT Līgo Līgo, which brought us the prestigious World Summit Award Mobile 2010 in the competition of 160 countries, and a couple of years later repeated this achievement with the Futbols and Pieci apps. He successful entrepreneur and one of the most respected mobile solutions experts in Latvia, with media publications and appearances on IT competition panels.

Advisor_ Yigal Shtern



Yigal is with more than 15 years' of experience in the fin-tech. Currently, he is working in the licensed brokerage EXANTE, that is working with cryptocurrencies and bitcoin futures. Has worked in Saxo Bank and in Bloomberg listed European investment services company established, that in 2011 offered global multi-asset financial services, including direct access to a wide range of financial markets in the US, European Union, and Asia-Pacific.

Yigal's main competencies are the UHNW/HNW evaluation, portfolio construction/management, servicing, personal meetings, sales-trading. Highly proficient in helping organizations to capitalize on their business assets and increase sales and profits.

Elita Kazaine_Advisor



Currently I specialize on HR audit, recruitment, training, talent development and team building. Before I worked at Infinitum8 as Process, People and Culture Leader and took a challenge to define, shape, drive and execute the process and people agenda and strategy. I have ability to lead difficult processes from concept to full operational status. I am goal-oriented individual with strong leadership capabilities and organizational skills. Organized, responsible, focused on solving problems or finding an alternative solution and able to make decisions in complicated situations. I don't guess what people want, I ask them. I don't push people to their goal, I inspire them. I strongly believe that the possibilities are here and now.

Dmitry Korotiuk_Advisor



Knowledge is a power we can use for success. Experience is an asset to invest. During my career I've collected a lot of experience in the field of business development, investment attraction and management. I am CEO of RocketMe - Business Development Agency with focus on added value and process transparency. Our core fields are investment attraction, PE/VC asset management and business angels' activity. I manage my group with the purpose to provide investors with stable income and provide capital for promising ideas.

14.FAQ

What is a Xmoneta?

Universal application, featuring messaging, social network and banking technologies. This all-in-one app allows its user to do multiple things: talk with friends, buy goods in the e-shops, listen music, read books, book different services and so on. What is more important, you can use this application as the wallet to hold your money. It is available both for fiat and cryptocurrency with the opportunity to exchange and transfer within the application.

What is ICO?

Initial Coin Offering is one of the easiest and most efficient ways for the companies to raise funds in the form of tokens. Investors can get tokens, which are used within the business model. The more developed the project, the greater will be the tokens' cost.

What is the mission of Xmoneta?

We are creating a completely decentralized autonomous ecosystem, which unites all the participants of the financial market. We see the future, where people can consume, create and regulate distributed services and products in one decentralized Messenger Bank, where all the processes are based on smart-contracts.

What is Xmoneta token (XMN)?

Xmoneta Token(XMN) is a decentralized cryptocurrency for any kind of transactions between the members of the community. Issued tokens are associated with supported by messenger VISA/ MasterCard, so users can pay with cryptocurrency using virtual and plastic cards. Conversion course will be pegged to the middle rate, used on exchanges trading. The token owners will be able to buy using XMN without the cashing out. Which wallet should I use to purchase XMN? XMN is an Ethereum-based ERC20 token. That means, it can be used at any Ethereum client, including the official Ethereum wallet, Mist, MyEtherWallet.com and so on.

What are the bonuses for investors?

Everyone, who would like to participate in Pre ICO, can already invest in Xmoneta. Investing now, participants get more benefits in future. As the main ICO campaign will begin, there will be a bonus 50% for XMN. And that's not all! After pre-ICO, our investors will get big discounts for Xmoneta services. There will be an opportunity to sell the tokens on the market and get profit instantly.

What are the advantages of Xmoneta compared to other related projects?

Unlike other similar projects (like CoinSpark, for example), our target audience is much wider than experienced users, who already know about cryptocurrency. Our goal is to involve everyone into Ethereum world, whether companies, experienced cryptoanarchist or just casual smartphone users – everyone is welcome! Our application is supposed to be easy, user-friendly all-in-one crypto-messenger for the general public.

How my private data is secured?

We perform the security tests regularly to provide the maximum secure experience of our websites. We also regularly scan our website for vulnerabilities and malicious codes. All your personal data is located in the secure space and available only for the limited amount of people.

Will the XMN be available after ICO?

All the tokens will be issued on the Ethereum Blockchain and will be available for trading and exchanges after ICO. You can use as any other cryptocurrencies.

What is Blockchain?

The blockchain is a distributed database that doesn't have storage devices connected to a shared server. This database stores an ever-growing list of ordered records called blocks. Each block contains a timestamp and a link to the previous block.

What is smart-contract?

This is a program code that allows you to automatically perform certain functions when certain conditions occur. To implement smart-contracts, a decentralized environment is required that completely excludes the human factor. To use the transfer of value in a smart-contract, it requires a cryptocurrency.

What is cryptocurrency?

These are monetary units (also known as “coins” or “tokens”) protected by the cryptographic technology. There is no physical analog to these monetary units, they exist only in virtual space. Tokens are protected from forgery because they represent encrypted information that cannot be copied (the use of cryptography defined the prefix “crypto” in the title).

We are here to help you. If you can't find your question in the FAQ, you can contact us via email : info@xmoneta.com. We will answer you in less than 24 hours. **Also, you can join our social networks !**

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as a functional utility. This English language White Paper is the primary official source of information about Xmoneta and XMN Tokens. The information contained herein may from time to time be translated into other languages or used in the course of written or verbal communications with existing and prospective customers, partners etc. In the course of such translation or communication some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language White Paper, the provisions of this English language original document shall prevail. By XMN tokens, you represent and warrant that: You have read and understood these Terms and Conditions. You have a sufficient understanding of the mechanisms for the functionality, use, storage, transfer, and other material characteristics of cryptographic tokens, storage mechanisms for tokens (such as wallets), blocking technology and software systems based on blockages to understand these Terms and Risks. You are confirming that you are not a citizen, permanent resident, or individual representing a company from a jurisdiction where the purchase of XMN Tokens is illegal, restricted, or requires special accreditation. You may not use the website, may not contribute, and may not accept the Terms, if you are under the age of eighteen (18), or you are a person barred from using or receiving the Services under the laws of your country or any other relevant jurisdiction, including the country you are resident or from which you use or access the Website. These terms of use can be changed by us at any time in our sole discretion. You accept these Terms and Conditions by actually and contributing to Xmoneta. You understand and agree that we will treat your contribution and use of the Services as acceptance of the Terms from that point onwards.

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